Rachael and Gemma from the Membership Department would like to welcome 107 new members to the Association and introduce a wider range of benefits to members.

**IMPROVED INSURANCE QUOTATION SERVICE**

For the past few years BIGGA has made an insurance quotation service available to its members. This service, in conjunction with Heath Lambert Affinity Partnerships, is now expanding and offers a wide range of products. For an immediate quotation of any of the following please call 01603 828255

The range of products available to members consists of:

- **PERSONAL LOANS**
  - Unsecured personal loans are available up to £25,000 at highly preferential rates from a variety of providers.

- **MORTGAGES**
  - A panel of mortgage providers who are able to offer unique products tailored to meet your specific requirements.

- **LIFE ASSURANCE**
  - There are two types of Term Insurance cover available, providing protection to meet your needs.
    - Level Term Assurance - which provides a tax-free cash lump sum in the event of the death of the life assured during a specified period (the Term)
    - Decreasing Term Assurance - sometimes known as a Mortgage Protection Plan, this policy is designed to pay off the outstanding amount of a repayment mortgage as it reduces over time, by clearing the remaining mortgage in the event of death within the term.

- **HOUSEHOLD INSURANCE**
  - Insurance cover is available for buildings and contents, with a discount on the overall premium for insuring both the buildings and contents in a combined policy. Cover automatically includes new for old replacement of items, and the optional instalment plan means that you can spread the cost of your premium.

**BIGGA welcomes...**

**Scottish Region**
- William Blair, East
- William Butler, East
- John Crawford, East
- Paul Dumma, East
- Raymond Hunte, East
- Gary Jenson, East
- Jamie Kaczuba, East
- Alexander Lattot, Central
- David March, West
- Wayne Mekke, Central
- Greg Patenton, Central
- Ian Templeton, Ayrshire

**Northern Region**
- James Bentley, Northern
- David Crampton, Northern
- Ben Crowther, North West
- Chris Fraser, North West
- Raymond Griffiths, North Wales
- Stephen Harston, North East
- Matthew Holden, Sheffield
- Gary Hudson, Northern
- Stephen Jenkins, North Wales

**Midland Region**
- Gary Bateman, BB&O
- Gary Cousins, BB&O
- Benjamin Cumberland, East Midlands
- Simon Graham, BB&O

**South East Region**
- Daniel Akkach, Surrey
- Matthew Ash, Sussex
- Christopher Cameron, Sussex
- Craig Campbell, Essex
- John Cole, Sussex
- Craig Davies, Surrey
- Wayne Dudley, Surrey
- Russell Eales, Sussex
- Dan Harding, Surrey
- Andrew Hill, Sussex
- Tim Hogg, Surrey
- Dean Jones, Sussex
- Gary Kennington, Kent
- Adam Lumsden, South Coast
- Jonathan Marchant, Sussex
- Iain Mccann, Surrey
- Christopher Sinclair, Kent
- Paul Stander, Surrey
- Joel Williams, Surrey
- Paul Williams, Sussex
- Stuart Adams, South Wales
- Karl Bonner, South Coast
- Raymond Francis, South Coast
- Robert Hollier, South Coast
- David King, South Coast
- Richard Kingscott, South West
- Robin Wilcox, South Coast
- Scott Williams, South Wales
- Michael Wilson, South Coast

**South West/South Wales**
- Stuart Adams, South Wales
- Carl Bonner, South Coast
- Raymond Francis, South Coast
- Robert Hollier, South Coast
- David King, South Coast
- Richard Kingscott, South West
- Robin Wilcox, South Coast
- Scott Williams, South Wales
- Michael Wilson, South Coast

**Northern Ireland**
- Wilson Gav

**International**
- Ole Adamsen, Denmark
- Paul Butler, Germany

**Student Members**
- Jon Chippendale, Sussex
- Paula Dickson, London
- Gary Fitch, North West
- John Stuttard, Central Scotland

**Associate Members**
- Stephen Millar, Central Scotland
- David Oxen, North Wales

**Golden/Silver Key Members**
- Sian Lewis, South Wales
- Gareth Knight, Essex
- Emma Passman, South Coast

**Corporate Members**
- Jon Chippendale, Sussex
- Paula Dickson, London
- Gary Fitch, North West
- John Stuttard, Central Scotland
- Simon Taylor, East Midlands

**什Check List**
- Water vehicle/Racing car - competitive quotes taken from a wide range of insurers
- Household - discounts for condensing boilers and central heating systems
- Travel Insurance - generous cover limits
- Pet - protects your pets in the event of veterinary care
- Contents - comprehensive cover for all types or properties
- Life assurance - protection to meet your specific needs
- Mortgages - products or offer for a panel of providers
- Personal Loans - up to £25,000 at preferential rates

**For a competitive quote call now on**
01603 828 255

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- Andrew Hill, Sussex
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MOVER
Key features include:
- Elite panel of insurers and Lloyd's syndicates
- Payment options include debit/credit card, monthly direct debits & cheques
- Cover options include Comprehensive, Third Party, Fire & Theft, Third Party Only
- Uninsured Loss Recovery cover included.
- European 'green card' cover included with some insurers
- Legal Expenses cover
- Free courtesy car in the event of a non-fault accident (subject to availability)
- Discounts for garaging available
- Restricted mileage discounts available

HOLIDAY HOMES
We can offer the widest buildings and contents cover for a second home. Arranging insurance for holiday property can be a daunting task especially if the property is situated in Europe.

This comprehensive cover provides complete protection for a second home and can be tailored to meet individual requirements.

CARAVANS
Whether a touring or static caravan, used twice a year or every weekend we can arrange comprehensive cover to suit every need. Key features include:
- Loss or Damage to the Caravan and Equipment
- Loss or Damage to contents and personal effects
- Liability to public
- Loss of use
- Legal assistance and helpline

TRAVEL INSURANCE
Travel insurance has traditionally been bought through travel agents or tour operators when booking a holiday or making travel arrangement. Heath Lambert Affinity Partnerships offer both single trip and annual policies to BIGGA members and their families. You will find that the rates compare very favourably with what is available elsewhere in the market and that cover limits are very generous. Naturally golf clubs are covered under the products

Insurance products and Financial Services are provided by Heath Lambert Consulting Limited, which is regulated by the Financial Services Authority and is a member of the General Insurance Standards Council.

USEFUL CONTACT NUMBERS:
Please be ready to quote your membership number when calling.

GREENKEEPER MEMBERS ONLY
Free Legal Helpline ..................................... 0800 068 1893
Personal Accident Insurance .................. 0800 316 1331

ALL MEMBERS
Heath Lambert Affinity Partnerships
Insurance Quotation Service ................. 01603 828255
Arco Hotline (20% of Selected Products) ..... 01482 611773
Silver Knight Rescue .................. 0800 068 1893
Silver Knight Repair .................. 0800 068 1893
BIGGA Merchandise .................. 01347 833800
BIGGA Lending Library ...... 01347 833800
Education and Training Advice ......... 01347 833800
Membership Queries .................. 01347 833800
BIGGA Website ........................................ www.bigga.org.uk

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Message of the Month Winner
Each month the person who has written the best message on the BIGGA Bulletin Board, which is found on the BIGGA website www.bigga.org.uk, receives one of these FM desktop scan radios.

Our congratulations go to May's winner, Kerry Jones from Garnant Park Golf Club whose message was posted on the 25th March under the 'Talking Shop' section.

May's Membership Draw Winner
Just introduce one or more new greenkeeping members to BIGGA and your name will be placed into a draw to win a fantastic BIGGA Clock/calculator/calendar and alarm. Our congratulations go to May's winner, Andrew Flemmings, of Filey Golf Club.